

**Information to identify the case:**

Debtor 1	<b>Christiana M Miller</b>	Social Security number or ITIN	xxx-xx-5383
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-31175-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christiana M Miller  
aka Christiana M Kenyon

3/6/25

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christiana M Miller  
Debtor

Case No. 19-31175-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Mar 06, 2025

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2025:

Recip ID	Recipient Name and Address
db	+ Christiana M Miller, 1418 Haddon Ave, Camden, NJ 08103-3111
518560051	+ Bobbett Malcolm, 1160 Empire Avenue, Camden, NJ 08103-2810
518560054	+ Cornerstone Foot & Ankle, 100 Kins Way E, Suite D6, Sewell, NJ 08080-2238
518560056	+ Diversified Consultants, Inc., 10550 Deerwood Park Blvd, Jacksonville, FL 32256-2805
518560060	+ KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
518636991	+ MIDFIRST BANK, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108-2809
518560061	+ Midland Mortgage Co/Mid First, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
518560069	+ US Asset Management Inc, 450 W 42nd St suite 46b, New York, NY 10036-8215
518560068	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
518560071	+ Verizon Fios Bankruptcy Department, 500 Technology Drive, Ste. 550, Weldon Spring, MO 63304-2225

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 06 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 06 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ar@figadvisors.com	Mar 06 2025 20:56:00	FIG Capital Investments NJ13, LLC, Attn Johnny Roberts, PO Box 669505, Dallas, TX 75266-0392
518560052	+ EDI: CAPITALONE.COM	Mar 07 2025 01:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518560052	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 06 2025 21:11:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518612345	+ EDI: AIS.COM	Mar 07 2025 01:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518612345	+ Email/PDF: ebn_ais@aisinfo.com	Mar 06 2025 21:28:47	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518560053	+ Email/Text: dylan.succa@commercialacceptance.net	Mar 06 2025 20:55:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
518560055	+ Email/PDF: creditonebknofications@resurgent.com	Mar 06 2025 21:10:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518560057	+ Email/Text: bankruptcydepartment@tsico.com	Mar 06 2025 20:57:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
518560058	+ EDI: BLUESTEM	Mar 07 2025 01:40:00	Fingerhut Webbank, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-0001
518560059	+ EDI: IRS.COM		

District/off: 0312-1

User: admin

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518659766	EDI: JEFFERSONCAP.COM	Mar 07 2025 01:40:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
		Mar 07 2025 01:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518612407	Email/PDF: resurgentbknofications@resurgent.com	Mar 06 2025 21:10:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518666042	+ Email/Text: ar@figadvisors.com	Mar 06 2025 20:56:00	MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 669505, Dallas, TX 75266-0392
518661730	+ Email/Text: bkmail@midfirst.com	Mar 06 2025 20:55:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518560062	^ MEBN	Mar 06 2025 20:55:14	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518560063	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 06 2025 21:28:47	Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
518578475	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 06 2025 21:28:47	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518560064	+ EDI: AISTMBL.COM	Mar 07 2025 01:40:00	Sprint Wireless, 6200 Sprint Parkway, Overland Park, KS 66251-6105
518560064	+ Email/PDF: ais.tmobile.ebn@aisinfo.com	Mar 06 2025 21:27:27	Sprint Wireless, 6200 Sprint Parkway, Overland Park, KS 66251-6105
518561952	^ MEBN	Mar 06 2025 20:55:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518560065	+ EDI: SYNC	Mar 07 2025 01:40:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518560065	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 06 2025 21:11:55	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518560066	+ Email/Text: legal-dept@cooperhealth.edu	Mar 06 2025 20:57:00	The Cooper Health System, 1 Cooper Plaza, Camden, NJ 08103-1489
518560070	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 06 2025 20:56:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
518560067	+ Email/Text: usanj.njbankr@usdoj.gov	Mar 06 2025 20:56:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
518560072	+ EDI: VERIZONCOMB.COM	Mar 07 2025 01:40:00	Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
518560072	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 06 2025 20:55:00	Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 669505, Dallas, TX 75266-0392

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snively	on behalf of Debtor Christiana M Miller jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6